



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Order Filed on September 11, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Tyrome Joyner  
Crystal Joyner

Debtors.

Case No.: 18-28009-VFP  
Chapter: 13  
Judge: Papalia  
Hearing: August 15, 2019

**CONSENT ORDER REGARDING OBJECTION OF STEWARD FINANCIAL  
SERVICES TO DEBTORS' CHAPTER 13 PLAN AND SURRENDER OF 2011 BMW X5**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: September 11, 2019**

  
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**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

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Debtor: Joyner

Case No. 18-28009-VFP

Caption of Order: CONSENT ORDER REGARDING OBJECTION OF STEWARD  
FINANCIAL SERVICES AND SURRENDER OF 2011 BMW X5

In light of the Objection to Confirmation filed by Steward Financial Services and Debtors' Modified Chapter 13 Plan providing for the surrender of a 2011 BMW X5, and the parties having consented to the entry of this order, and for good cause shown, it is ORDERED as follows:

1. Debtors are indebted to Steward Financial Services ("Steward") pursuant to the terms of a retail installment sale contract dated January 12, 2015 (the "Contract") with regard to the purchase of a 2011 BMW X5 5UXZV4C56BL414441 (the "Vehicle").

2. Steward filed a Proof of Claim in the sum of \$33,852.42 of which \$12,450.00 is secured.

3. Debtors have not made any post-petition payments.

3. Debtors filed a Modified Chapter 13 Plan on July 10, 2019 that provides for surrender of the Vehicle.

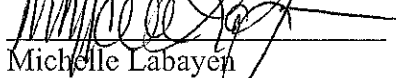
4. The stay is hereby vacated as to Vehicle under 11 U.S.C. 362(a).

5. Debtors shall surrender the Vehicle to Steward within five (5) days of the date of this Order.

The undersigned counsel hereby consent to the form and entry of the foregoing Order.

Stark & Stark, P.C.

By: /S/ Jennifer D. Gould  
Jennifer D. Gould  
Attorneys for Steward Financial Services

By:   
Michelle Labayen  
Attorney for the Debtors

Dated: July 31, 2019

Dated: July 31, 2019